

Form oresadoc – oresadocv27

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 19-17748-KCF  
Chapter: 7  
Judge: Kathryn C. Ferguson

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michael Ramos  
11 Center Street  
Eatontown, NJ 07724

Daphne Y. Ramos  
aka Daphne Y. Casanova  
11 Center Street  
Eatontown, NJ 07724

Social Security No.:

xxx-xx-2195

xxx-xx-4173

Employer's Tax I.D. No.:

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**ORDER RESPECTING  
AMENDMENT TO SCHEDULE D, E/F, G OR H  
OR LIST OF CREDITORS**

The Court having noted that the debtor filed an Amendment to Schedule D,E/F on or to the List of Creditors on , and for good cause shown, it is

ORDERED that the debtor must provide notice of the Amendment to the creditor(s) or party(ies) being deleted, added or modified and to the trustee in the case, if any, not later than 7 days after the date of this Order.

It is further ORDERED that the debtor(s) must serve on added creditors or parties, not later than 7 days after the date of this Order, the following:

1. A copy of the applicable Notice of Chapter 7 Bankruptcy Case, and
2. In a Chapter 11 case:
  - a) a copy of the last modified plan and disclosure statement, if any, and
  - b) a copy of any order approving the adequacy of the disclosure statement and/or the scheduling of the plan for confirmation.
3. In a Chapter 12 or Chapter 13 case:
  - a) a copy of the Notice of Hearing on Confirmation of Plan, if any, and
  - b) a copy of the last modified plan that has been filed in the case.

It is further ORDERED that not later than 7 days after the date of this Order, the debtor(s) must file the Local Form, Certification of Service, certifying compliance with the above requirements.

It is further ORDERED that the added creditors or parties have

1. until the original deadline, if any, fixed by the court to file a complaint to object to the debtor's discharge or dischargeability of certain debts, or sixty 60 days from the date of this Order, whichever is later;
2. until the original deadline, if any, fixed by the Court to file a proof of claim or required supplement,

or sixty 60 days from the date of this Order, whichever is later;

3. until the original deadline fixed by the Court to object to exemptions, or thirty 30 days from the date of this Order, whichever is later.

Dated: October 4, 2021

JAN: pbf

Kathryn C. Ferguson  
United States Bankruptcy Judge

In re:  
Michael Ramos  
Daphne Y. Ramos  
Debtors

Case No. 19-17748-KCF  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Oct 04, 2021

User: admin  
Form ID: oresadoc

Page 1 of 2  
Total Noticed: 2

The following symbols are used throughout this certificate:

Symbol	Definition
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+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 06, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Michael Ramos, Daphne Y. Ramos, 11 Center Street, Eatontown, NJ 07724-1703

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 04 2021 20:27:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

TOTAL: 1

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 06, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 4, 2021 at the address(es) listed below:

Name	Email Address
John R. Morton, Jr.	on behalf of Creditor Americredit Financial Services Inc., d/b/a GM Financial ecmail@mortoncraig.com, mortoncraigecf@gmail.com
Jonathan Goldsmith Cohen	on behalf of Creditor Jonathan Goldsmith Cohen imclawgroupecf@gmail.com; g.jr77824@notify.bestcase.com
Joseph Gunnar Devine, Jr	

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Total Noticed: 2

	on behalf of Creditor TD Auto Finance LLC jdevine@tmppllc.com kcollins@schillerknapp.com;lgadomski@schillerknapp.com
Joseph Gunnar Devine, Jr	on behalf of Plaintiff TD Auto Finance LLC jdevine@tmppllc.com kcollins@schillerknapp.com;lgadomski@schillerknapp.com
Karen E. Bezner	on behalf of Trustee Karen E. Bezner Kbez@bellatlantic.net NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com
Karen E. Bezner	Kbez@bellatlantic.net NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com
Kevin Gordon McDonald	on behalf of Creditor USB Leasing LT kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Laura M. Eggerman	on behalf of Creditor U.S. Bank National Association bkyecf@rasflaw.com bkyecf@rasflaw.com;legerman@rasnj.com
Michael A. Artis	on behalf of Plaintiff Andrew R. Vara michael.a.artis@usdoj.gov
Michael A. Artis	on behalf of U.S. Trustee U.S. Trustee michael.a.artis@usdoj.gov
Michael R. DuPont	on behalf of Creditor Community Financial Services Federal Credit Union dupont@redbanklaw.com john@redbanklaw.com
Richard Gerbino	on behalf of Plaintiff TD Auto Finance LLC rgerbino@schillerknapp.com kcollins@schillerknapp.com;lgadomski@schillerknapp.com
Roger Chavez	on behalf of Defendant Daphne Y. Ramos rchavez01@aol.com rchavez@chavezlegal.com
Roger Chavez	on behalf of Joint Debtor Daphne Y. Ramos rchavez01@aol.com rchavez@chavezlegal.com
Roger Chavez	on behalf of Debtor Michael Ramos rchavez01@aol.com rchavez@chavezlegal.com
Roger Chavez	on behalf of Defendant Michael Ramos rchavez01@aol.com rchavez@chavezlegal.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 17